UNITED STATES PATENT AND TRADEMARK OFFICE **CERTIFICATE OF CORRECTION**

PATENT NO.

: 7,010,512 B1

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DATED

APPLICATION NO.: 09/188810 : March 7, 2006

INVENTOR(S)

: Matthew J. Gillin et al.

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

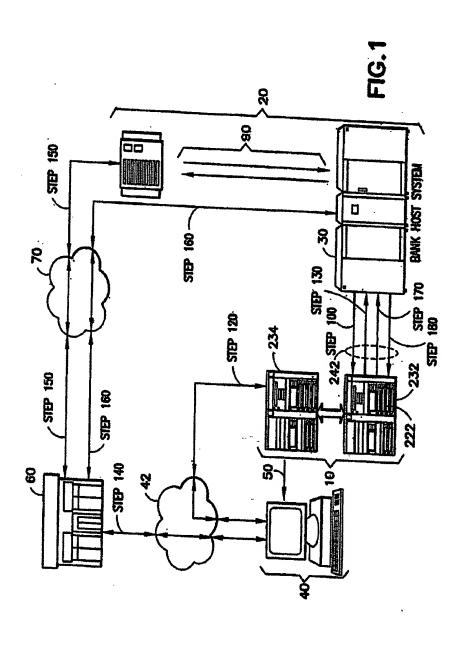
ENTER Formal Drawings containing FIGS, 1-5, 6A, 6A-1, 6A-2, 6B, 6B-1, 6B-2, 6B-3, 7A, 7A-1, 7A-2, 7B, and 8-22

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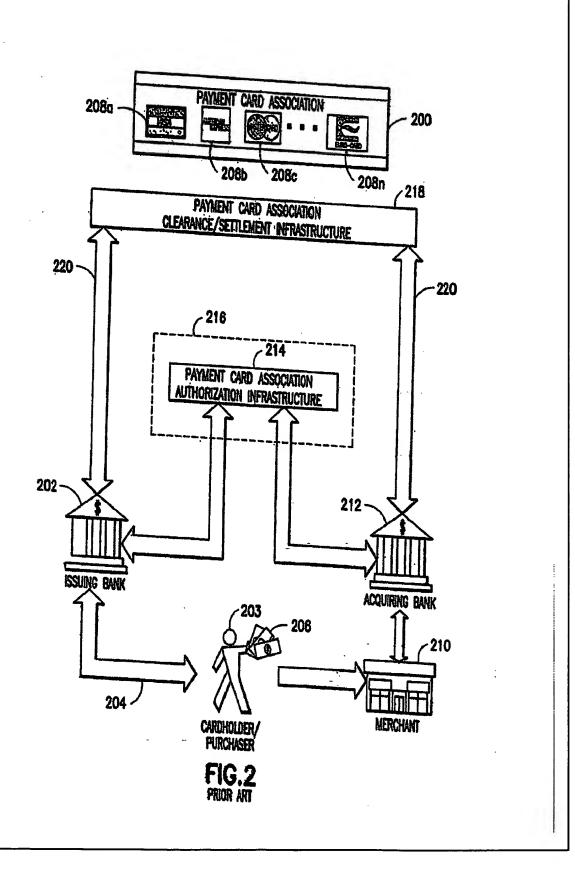
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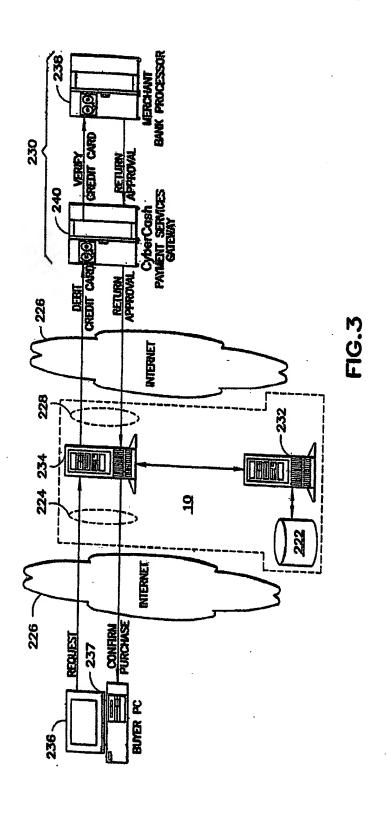


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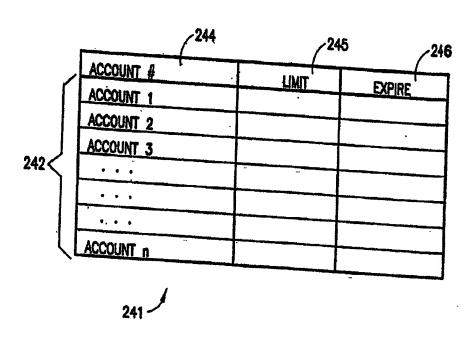
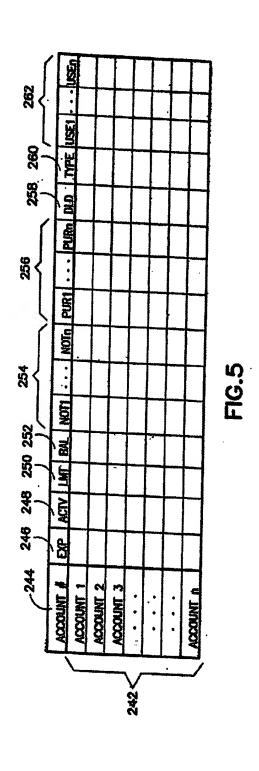


FIG.4

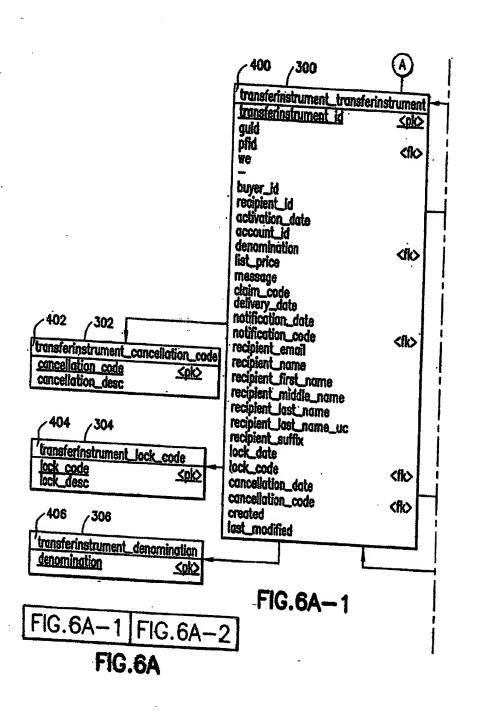
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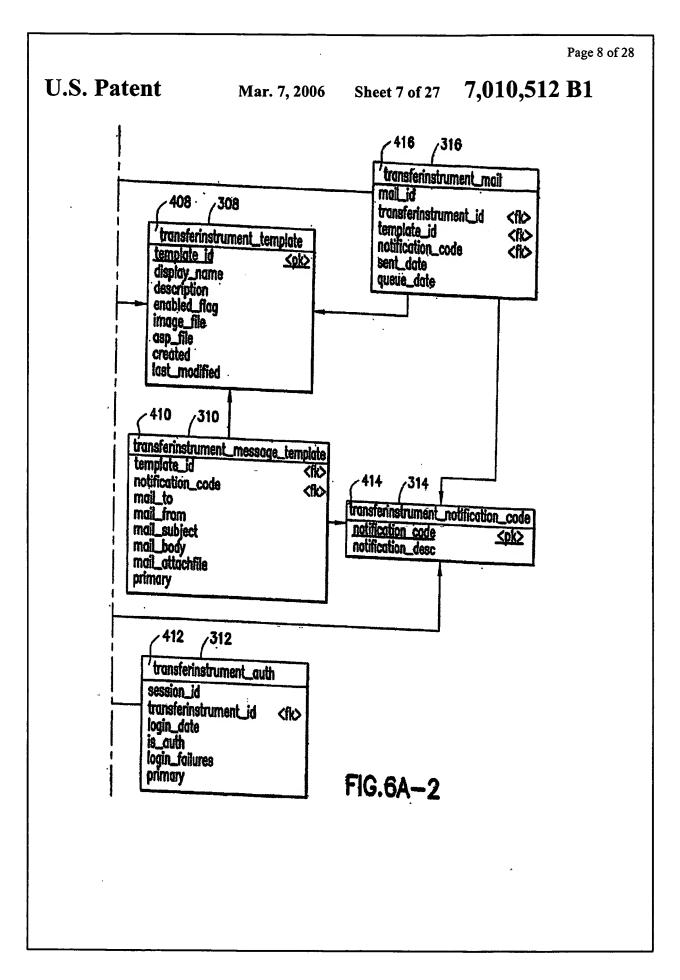
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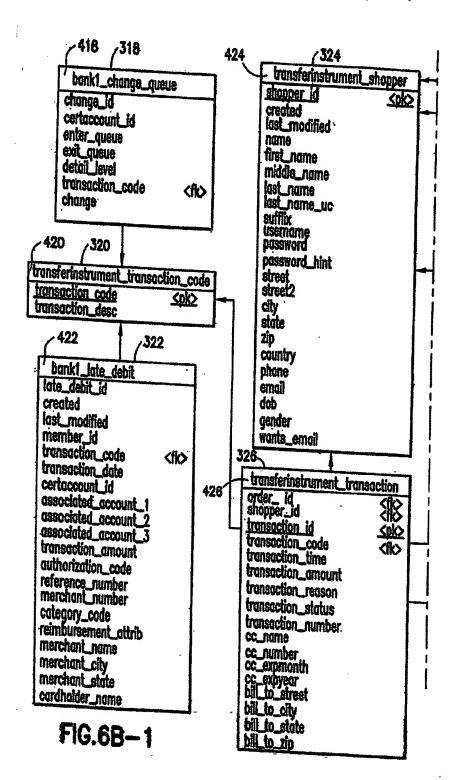
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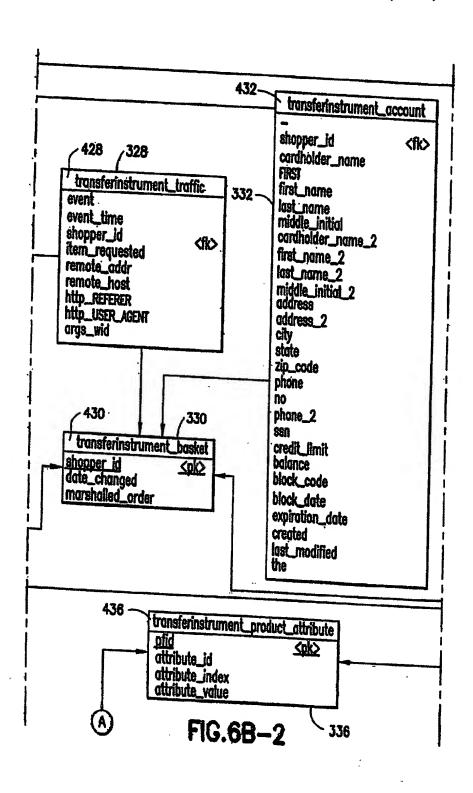


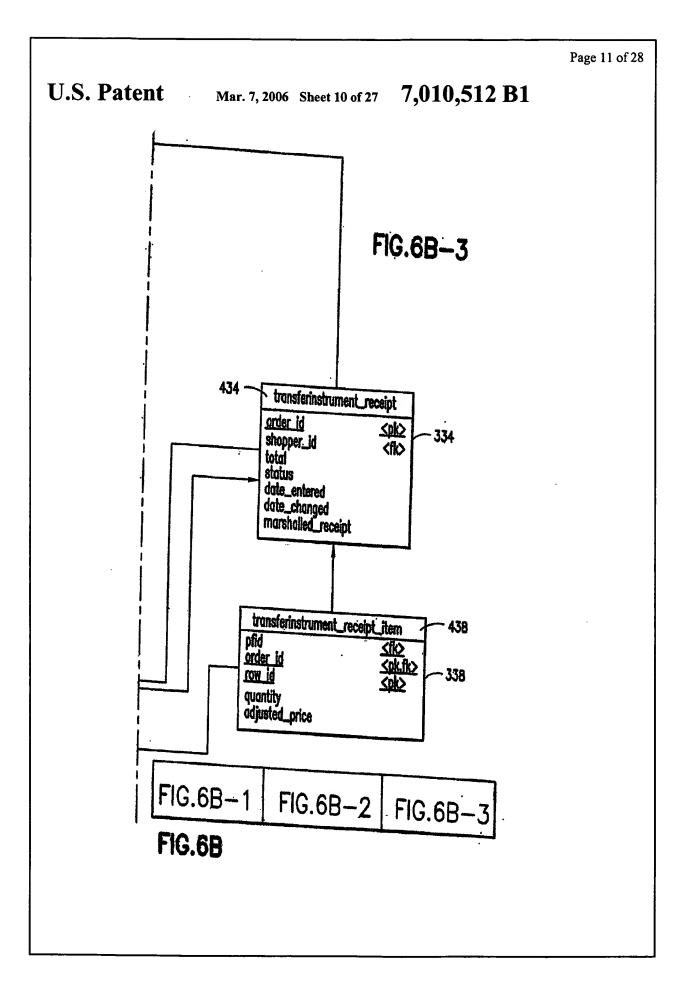


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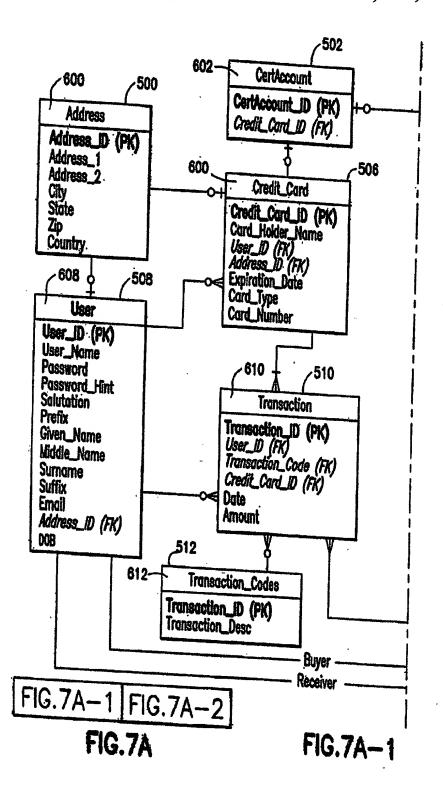
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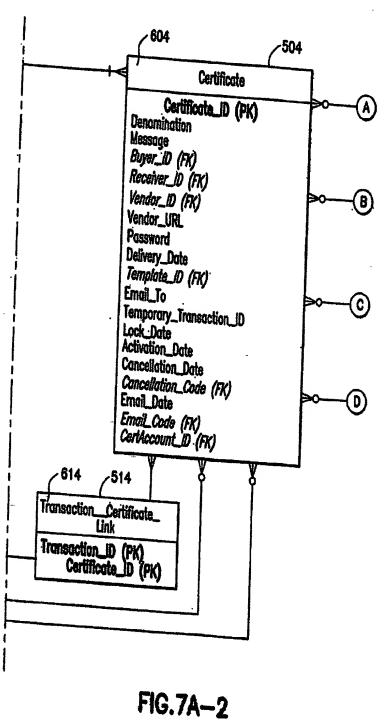
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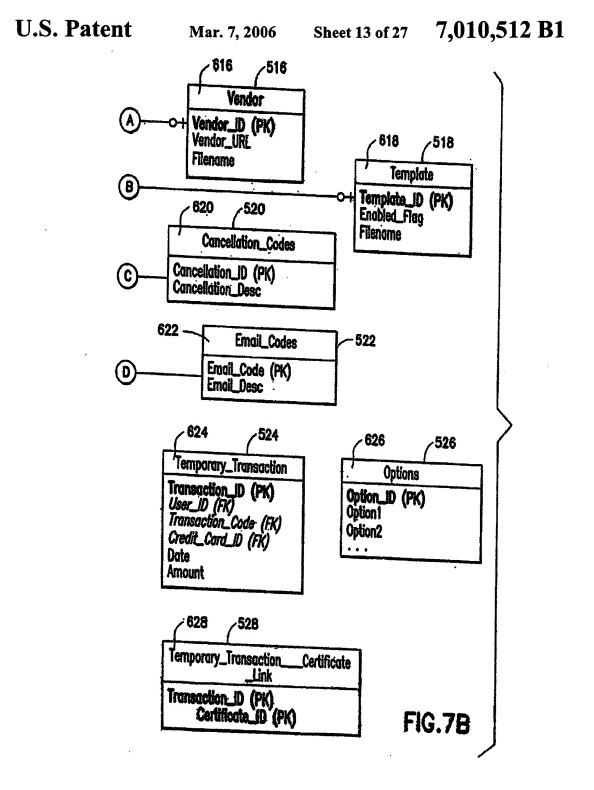
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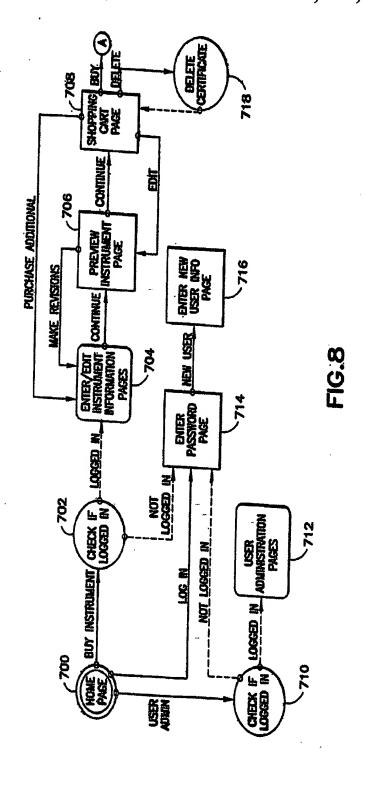




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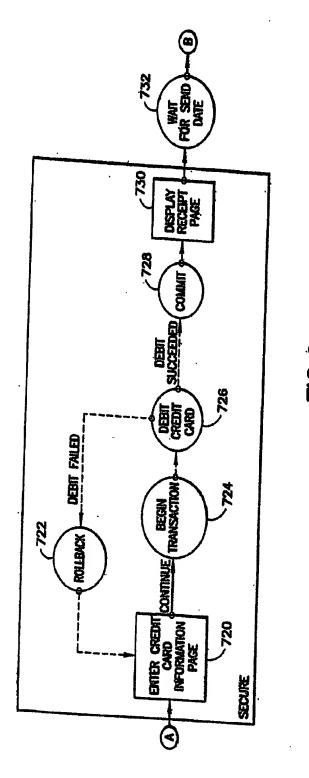
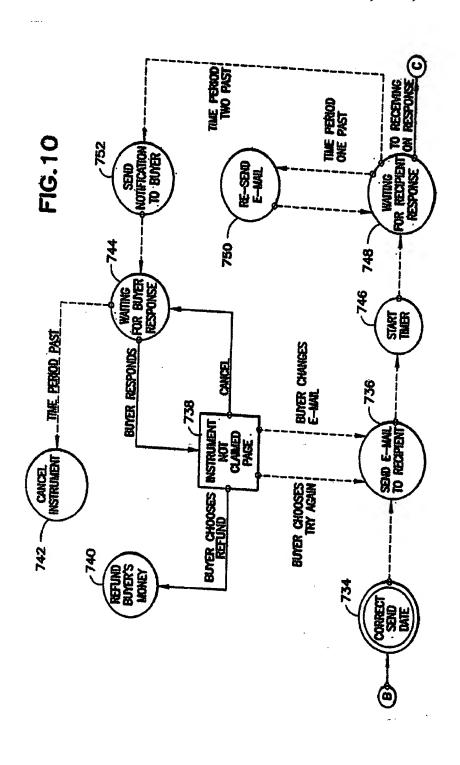


FIG. 9

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U.S. Patent 7,010,512 B1 Mar. 7, 2006 **Sheet 18 of 27** CREDIT ACCOUNT 792 798 VERUFICATION FAILS

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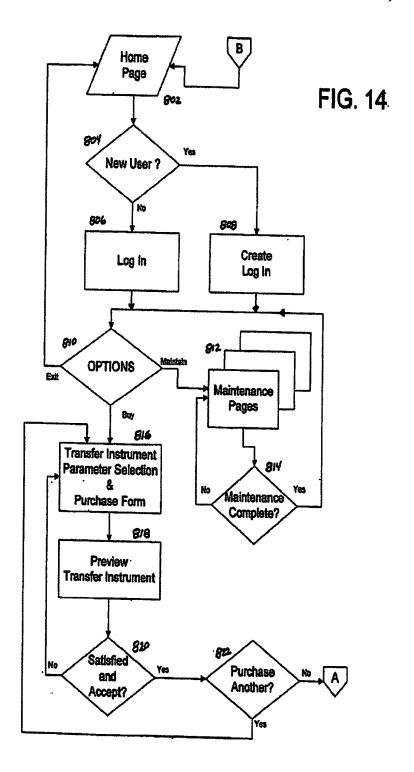
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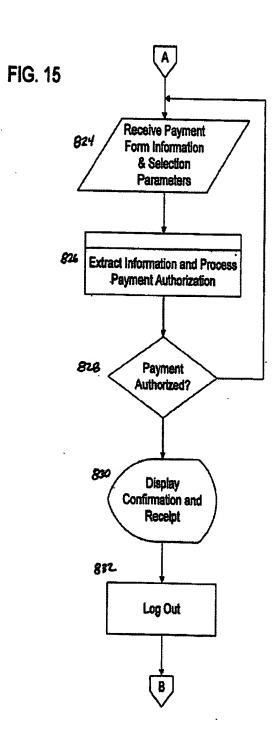
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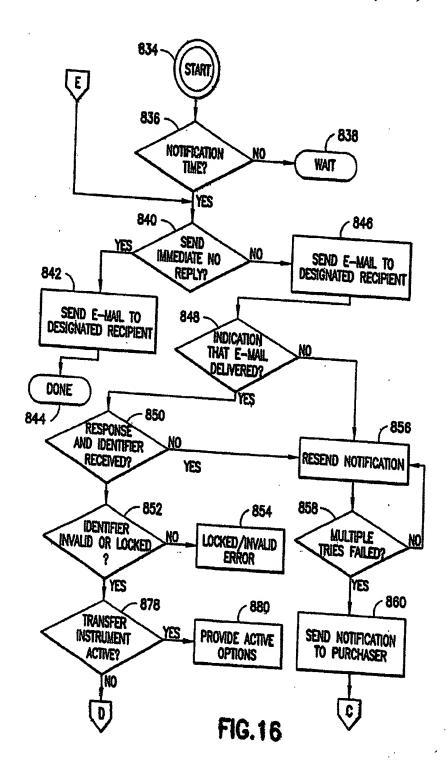
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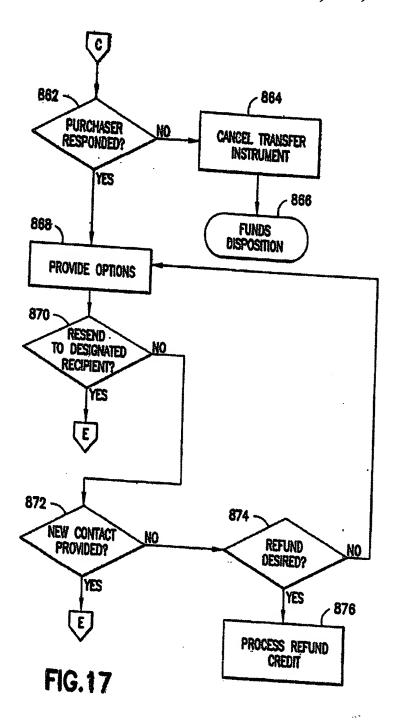
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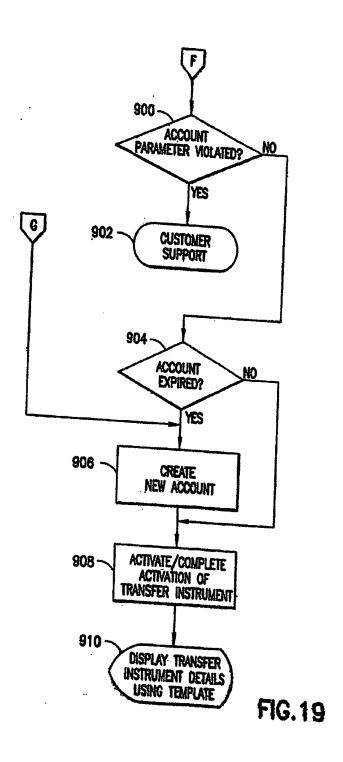


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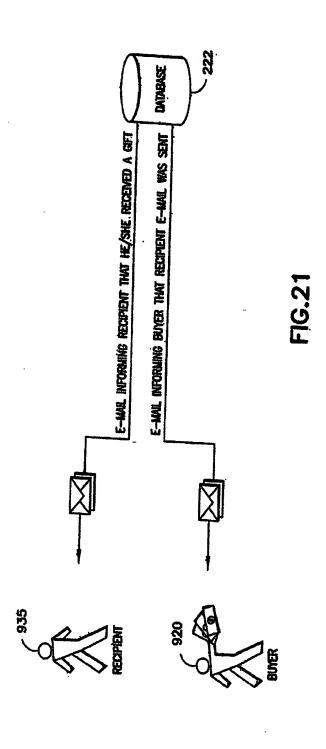
Page 24 of 28 U.S. Patent 7,010,512 B1 **Sheet 23 of 27** Mar. 7, 2006 882 884 USER NO NEW USER REGISTERED? REGISTRATION YES 886 USERNAME & PASSWORD PAGE 888 INPUT NO CORRECT? YES 890 TRANSFER INSTRUMENT VERIFICATION 892 -894 NO VERIFIED? LOCK TRANSFER NO NSTRUMENT YES YES 898 LOCK TRANSFER INSTRUMENT AND CONNECT TO CUSTOMER SERVICE ACCOUNT YES EXISTS? NO 896 FIG.18



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